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<u>Official Form 1 (4/07) </u>			Joannone		490 ± \				
United States Bankruptcy Court Northern District of Illinois						Voluntary Petition			
Name of Debtor (if individual Name) Name, Rene A.	dual, enter Last, First,	Middle):		Name	of Joint D	Debtor (Spouse	e) (Last, First	, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				All O (inclu	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):				
Last four digits of Soc. Se xxx-xx-0127	c./Complete EIN or ot	her Tax ID No. (if mo	ore than one, state	all) Last f	our digits	of Soc. Sec./C	Complete EIN	or other Tax ID No	O. (if more than one, state all
Street Address of Debtor (No. and Street, City, and State): 637 Linsey Ave. Schaumburg, IL				Street	Street Address of Joint Debtor (No. and Street, City, and State):				
ZIP Code 60194 County of Residence or of the Principal Place of Business: Cook				Coun	ty of Resid	lence or of the	e Principal Pl	ace of Business:	ZIP Code
	Debtor (if different from street address):			Maili	ng Address	s of Joint Deb	tor (if differe	nt from street addre	ess):
		Γ	ZIP Code	$oldsymbol{\perp}$					ZIP Code
Location of Principal Asso (if different from street ad									
(Form of Organization) (Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.) ■ Tax-Exempt Entity (Check box, if applicable) □ Debtor is a tax-exempt organ under Title 26 of the United Stood (the Internal Revenue Code (the Internal Revenue Code)		nization States	Chapter 11 of a Foreign Main Proceeding Chapter 12 Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) Debts are primarily consumer debts, Debts are primarily defined in 11 U.S.C. § 101(8) as business debts. States Debts are primarily for						
■ Full Filing Fee attache □ Filing Fee to be paid i attach signed applicati is unable to pay fee ex □ Filing Fee waiver requ attach signed applicati	n installments (applica on for the court's cons cept in installments. R	ble to individuals or ideration certifying ule 1006(b). See Off napter 7 individuals	that the debtoricial Form 3A.	Check	Debtor is c if: Debtor's to inside c all applic A plan is Acceptan	s a small busing aggregate not a small busing aggregate not a small busing or affiliates; able boxes: a being filed wheres of the pla	ncontingent I) are less that with this petiti an were solici	s defined in 11 U.S. or as defined in 11 U.S. or as defined in 11 Uiquidated debts (exch \$2,190,000.	U.S.C. § 101(51D). cluding debts owed n one or more
Statistical/Administrativ Debtor estimates that there will be no funds Estimated Number of Cree 1- 50-	runds will be available after any exempt prop available for distributi litors 100- 200-	erty is excluded and on to unsecured cree 1,000- 5,001-	administrativ ditors. 10,001-	25,001-	es paid, 50,001-	OVER		S SPACE IS FOR COL	
49 99 Estimated Assets \$\Begin{array}{ccccc} \\$90 to \\ \\$10,000 \end{array}\$	199 999	5,000 10,000 S1 million		50,000 0,001 to million		100,000 Gore than 100 million	_		
Estimated Liabilities \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$1 million		0,001 to million		fore than			

Case 07-22674 Doc 1 Filed 12/03/07 Entered 12/03/07 17:35:31 Desc Main Document Page 2 of 9 FORM B1, Page 2

Official Form	1 (4/07)		FORM B1, Page 2
	y Petition	Name of Debtor(s): Warner, Rene A.	
·	vist be completed and filed in every case)	Traillet, Nelle A.	
(****** P***8* *****	All Prior Bankruptcy Cases Filed Within Las	t 8 Years (If more than two	o, attach additional sheet)
Location Where Filed:		Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (I	If more than one, attach additional sheet)
Name of Debt	or:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A	(To be completed if debtor is	Exhibit B s an individual whose debts are primarily consumer debts.)
forms 10K a pursuant to S and is reque	pleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.) A is attached and made a part of this petition.	I, the attorney for the petition have informed the petition 12, or 13 of title 11, Unite	tioner named in the foregoing petition, declare that I ner that [he or she] may proceed under chapter 7, 11, and States Code, and have explained the relief available I further certify that I delivered to the debtor the notice
		Signature of Attorney : Melvin J. Kaplar	for Debtor(s) (Date) n, Bennett A. Kahn, Rad Kaplan
	Ext	ibit C	* * ***
	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and	d identifiable harm to public health or safety?
		nibit D	
	leted by every individual debtor. If a joint petition is filed, ea		and attach a separate Exhibit D.)
	D completed and signed by the debtor is attached and made	a part of this petition.	
If this is a join Exhibit	D also completed and signed by the joint debtor is attached	and made a part of this pet	ition.
	Information Regardin	ng the Debtor - Venue	
	, , ,	oplicable box)	
	Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.		
	There is a bankruptcy case concerning debtor's affiliate, g		
	Debtor is a debtor in a foreign proceeding and has its prin this District, or has no principal place of business or asset proceeding [in a federal or state court] in this District, or t sought in this District.	s in the United States but is	s a defendant in an action or
	Statement by a Debtor Who Resides	as a Tenant of Residenti	al Property
	Landlord has a judgment against the debtor for possession	,	oox checked, complete the following.)
	(Name of landlord that obtained judgment)		
	(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, t permitted to cure the entire monetary default that gave ris possession was entered, and	here are circumstances und e to the judgment for posse	der which the debtor would be ession, after the judgment for
	Debtor has included in this petition the deposit with the cafter the filing of the petition.	ourt of any rent that would	become due during the 30-day period

Document

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fficial Form 1 (4/07)	FORM B1, Page
Voluntary Petition	Name of Debtor(s): Warner, Rene A.
This page must be completed and filed in every case)	
Signature(s) of Debtor(s) (Individual/Joint)	natures Signature of a Foreign Depresentative
I declare under penalty of perjury that the information provided in this petition is true and correct.	Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and	(Check only one box.) I request relief in accordance with chapter 15 of title 11. United States Cod Certified copies of the documents required by 11 U.S.C. §1515 are attached
choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).	Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapte of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Signature of Foreign Representative
X Signature of Debtor Rene A. Warner	Printed Name of Foreign Representative
	Date
X Signature of Joint Debtor	Signature of Non-Attorney Bankruptcy Petition Preparer
Telephone Number (If not represented by attorney)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required
Date Signature of Attorney	under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy
X Signature of Attorney for Debiof(s)	petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.
Melvin J. Kaplan, Bennett A. Karln, Rae Kaplan Printed Name of Attorney for Debtor(s)	Printed Name and title, if any, of Bankruptcy Petition Preparer
Melvin J. Kaplan & Associates P.C. Firm Name	Timed Name and time, it any, of Bankruptey Tention Freparet
14 E. Jackson Blvd.	Social Security number (If the bankrutpcy petition preparer is not
Suite 1200 Chicago, IL 60604	an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)
Address	
Email: www.financialrelief.com (312)294-8989 Fax: (312)294-8995	
Telephone Number	Address
Date	X
Signature of Debtor (Corporation/Partnership)	
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	Date Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	provided above. Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the
Signature of Authorized Individual	bankruptcy petition preparer is not an individual:
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Title of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy
Date	Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Rene A. Warner		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Official Form 1, Exh. D (10/06) - Cont.

□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
· · · · · · · · · · · · · · · · · · ·
☐ Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor:
Rene A Warner
Signature of Debtor: Rene A Warner Date: 12/3/07
Jac. Coloro

or

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

B 201 (04/09/06)

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Benkruptly Colle. 12/3/0 Melvin J. Kaplan, Bennett A. Kahn, Rae Kaplan Printed Name of Attorney Address: 14 E. Jackson Blvd. **Suite 1200** Chicago, IL 60604 (312)294-8989 Certificate of Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice Rene A. Warner Printed Name(s) of Debtor(s) Case No. (if known) Signature of Joint Debtor (if any) Date

Capital One P.O. Box 30281 Salt Lake City, UT 84130-0281

Capital One Auto Finance 3901 Dallas Parkway Plano, TX 75093

Chase Cardmember Service P.O. Box 15153 Wilmington, DE 19886-5153

Cingular Wireless P.O. Box 9001 Minnetonka, MN 55345

Comcast P.O. Box 3002 Southeastern, PA 19398-3002

Deutsche Bank National c/o Freedman, Anselmo, et al 1807 W. Diehl Rd., Ste. 333 Naperville, IL 60563-1890

Discover P.O. Box 30395 Salt Lake City, UT 84130

ER Solutions 500 SW 7th Street, Suite A100 Renton, WA 98055

GEMB/Old Navy P.O. Box 981400 El Paso, TX 79998-1400

GEMB/Walmart P.O. Box 981400 El Paso, TX 79998

HSBC NV 16430 N. Scottsdale Road, Ste. 300 85254 Phoenix, AZ 85254 HSBC/Best Buy 1405 Foulk Road Wilmington, DE 19808

Nicor Gas - BANKRUPTCY* P.O. Box 549 Aurora, IL 60507

WMC Mortgage P.O. Box 54089 Los Angeles, CA 90054